

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
WILKES BARRE DIVISION**

In re: MICHAEL C. MILBRODT	§	Case No. 5:19-bk-03539
DEBRA A. MILBRODT	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 08/21/2019.
- 2) The plan was confirmed on 02/05/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 04/30/2020, 05/29/2020, 03/10/2021, 04/07/2021, 05/19/2021, 08/03/2021, 07/05/2023, 08/01/2023.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was dismissed on 09/05/2024.
- 6) Number of months from filing or conversion to last payment: 54.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,212.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 24,195.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 24,195.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 5,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,688.62	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 6,688.62</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
TULLIO DeLUCA, ESQUIRE	Lgl	0.00	NA	NA	5,000.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,305.87	1,305.87	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	592.34	592.34	0.00	0.00
CAPITAL ONE AUTO FINANCE	Sec	7,620.00	16,036.03	5,000.00	2,861.89	0.00
CAPITAL ONE AUTO FINANCE	Uns	0.00	16,036.03	11,036.03	0.00	0.00
AMERICAN INFOSOURCE	Uns	0.00	1,758.63	1,758.63	0.00	0.00
SELECT PORTFOLIO SERVICING	Sec	0.00	NA	NA	0.00	0.00
PHFA	Sec	0.00	2,921.92	0.00	0.00	0.00
PHFA	Uns	0.00	2,921.92	2,921.92	0.00	0.00
SELECT PORTFOLIO SERVICING	Sec	80,637.00	100,096.23	35,372.95	12,516.47	0.00
SELECT PORTFOLIO SERVICING	Sec	0.00	100,096.23	6,014.01	2,128.02	0.00
AFNI	Uns	642.00	NA	NA	0.00	0.00
APEX ASSET MANAGEMENT	Uns	1,022.00	NA	NA	0.00	0.00
BUREAU OF ACCOUNT	Uns	1,198.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	761.00	NA	NA	0.00	0.00
CENTRAL CREDIT AUDIT	Uns	500.00	NA	NA	0.00	0.00
CITIBANK	Uns	1,151.00	NA	NA	0.00	0.00
COMENITY BANK/FASHION BUG	Uns	754.00	NA	NA	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CREDIT MANAGEMENT SERVICES	Uns	699.00	NA	NA	0.00	0.00
CREDITONE	Uns	721.00	NA	NA	0.00	0.00
FLEXIBLE FINANCIAL	Uns	43.00	NA	NA	0.00	0.00
GEISINGER HEALTH SYSTEM	Uns	2,691.00	NA	NA	0.00	0.00
GRANITE RECOVERY	Uns	3,200.00	NA	NA	0.00	0.00
HARVARD COLLECTION SERVICES	Uns	591.00	NA	NA	0.00	0.00
HSBC CARD SERVCIES	Uns	509.00	NA	NA	0.00	0.00
MEDICAL DATA SYSTEMS	Uns	25.00	NA	NA	0.00	0.00
MODERN GAS SALES	Uns	123.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	87.00	NA	NA	0.00	0.00
NCC	Uns	276.00	NA	NA	0.00	0.00
P&G MEHOOPANY EMPLOYEES	Uns	1,445.00	NA	NA	0.00	0.00
SEARS	Uns	1,110.00	NA	NA	0.00	0.00
SEARS	Uns	2,640.00	NA	NA	0.00	0.00
SPRINT	Uns	109.00	NA	NA	0.00	0.00
SPRINT	Uns	346.00	NA	NA	0.00	0.00
SYNCHRONY BANK/	Uns	3,514.00	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Uns	493.00	NA	NA	0.00	0.00
WEBB CHIROPRACTIC	Uns	518.00	NA	NA	0.00	0.00
WEST ASSET MANAGEMENT	Uns	76.00	NA	NA	0.00	0.00
WILKES-BARRE HOSPITAL	Uns	460.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 35,372.95	\$ 12,516.47	\$ 0.00
Debt Secured by Vehicle	\$ 5,000.00	\$ 2,861.89	\$ 0.00
All Other Secured	\$ 6,014.01	\$ 2,128.02	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 46,386.96	\$ 17,506.38	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 17,614.79	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 6,688.62	
Disbursements to Creditors	\$ 17,506.38	
<b>TOTAL DISBURSEMENTS:</b>		\$ 24,195.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/09/2024

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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